CLAIMS

5   1.   An automated transaction network, comprising:

a first service provider responsive to a message having a first format;

a second service provider responsive to a message having a second format different from said first format; and

an automated transaction terminal for communicating with the first service provider with

10   the first formatted message in response to a first user input, and communicating with the second

service provider with the second formatted message in response to a second user input.

2.   The automated transaction network of claim 1 wherein said first service provider

is a banking network, said second service provider is a non-banking network, and said

15   automated transaction terminal is capable of dispensing money in response to the first user input.

3.   The automated transaction network of claim 1 further comprising a third service

provider responsive to a message having a third format different from said first and second

formats, and wherein said automated transaction terminal communicates with both the second

20   service provider using the second formatted message and the third service provider using the

third formatted message in response to the second user input.

4.   The automated transaction network of claim 1 further comprising a processor for

converting the first user input into the first formatted message, and converting the second user

25   input into the second formatted message.

5.   The automated transaction network of claim 4 wherein the processor is housed

in the automated transaction terminal.

30   6.   The automated transaction network of claim 4 wherein the processor comprises

a host computer remote from said automated transaction terminal.

7.   The automated transaction network of claim 1 wherein said automated transaction

terminal further comprises a product multimedia dispenser for dispensing a multimedia product

35   in response to the first user input.

8.   The automated transaction network of claim 1 wherein said automated transaction terminal further comprises a card dispenser for dispensing a card in response to the first user input.

9.   The automated transaction network of claim 1 wherein said automated transaction terminal further comprises a multimedia printer for generating printed media in response to the first user input.

10.   The automated transaction network of claim 1 wherein said automated transaction terminal further comprises a sensor for extracting identification information in response to one of said first and second user inputs.

11.   The automated transaction network of claim 10 wherein one of said first and second formatted messages comprises the identification information in response to the respective user input.

12.   The automated transaction network of claim 10 wherein said sensor comprises a magnetic ink character recognition reader.

13.   The automated transaction network of claim 10 wherein said sensor comprises a validator.

14.   The automated transaction network of claim 10 wherein said sensor comprises a biometric system.

15.   The automated transaction network of claim 10 wherein said sensor comprises a signature pad.

16.   The automated transaction network of claim 10 wherein said sensor comprises an optical character recognition scanner.

17. An automated transaction network, comprising:

a first service provider responsive to a message having a first format;

a second service provider responsive to a message having a second format different from said first format; and

an automated transaction terminal for communicating with both the first service provider with the first formatted message and the second service provider with the second formatted message in response to a first user input.

18. The automated transaction network of claim 17 wherein said first service provider is a banking network, said second service provider is a non-banking network.

19. The automated transaction network of claim 17 further comprising a third service provider responsive to a message having a third format different from said first and second formats, and wherein said automated transaction terminal communicates with the third service provider using the third formatted message in response to a second user input.

20. The automated transaction network of claim 19 wherein said third service provider is a banking network, and said automated transaction terminal is capable of dispensing money in response to the second user input.

21. The automated transaction network of claim 17 further comprising a processor for converting the first user input into the first formatted message, and converting the second user input into the second formatted message.

22. The automated transaction network of claim 21 wherein the processor is housed in the automated transaction terminal.

23. The automated transaction network of claim 21 wherein the processor comprises a host computer remote from said automated transaction terminal.

24. The automated transaction network of claim 17 wherein said automated transaction terminal further comprises a product multimedia dispenser for dispensing a multimedia product in response to the first user input.

25.   The automated transaction network of claim 17 wherein said automated transaction terminal further comprises a card dispenser for dispensing a card in response to the first user input.

26.   The automated transaction network of claim 17 wherein said automated transaction terminal further comprises a multimedia printer for generating printed media in response to the first user input.

27.   The automated transaction network of claim 17 wherein said automated transaction terminal further comprises a sensor for extracting identification information in response to one of said first and second user inputs.

28.   The automated transaction network of claim 27 wherein said one of said first and second formatted messages comprises the identification information in response to the respective user input.

29.   The automated transaction network of claim 27 wherein said sensor comprises a magnetic ink character recognition reader.

30.   The automated transaction network of claim 27 wherein said sensor comprises a validator.

31.   The automated transaction network of claim 27 wherein said sensor comprises a biometric system.

32.   The automated transaction network of claim 27 wherein said sensor comprises a signature pad.

33.   The automated transaction network of claim 27 wherein said sensor comprises an optical character recognition scanner.

34.   An automated transaction terminal, comprising:

a keypad for selecting between a first, second and third request, said keypad having an output responsive to the selected request;

a sensor for extracting identification information in response to the selected request;

a processor for formatting a message in response to the keypad output, said formatted message comprising the selected message;

a product multimedia dispenser for dispensing a multimedia product when the first request is selected;

a card dispenser for dispensing a card when the second request is selected; and

a multimedia printer for generating printed media when the third request is selected.

35.   The automated transaction network of claim 34 wherein said sensor comprises a sensor selected from the group consisting of a magnetic ink character recognition reader, a validator, a biometric system, a signature pad, and an optical character recognition scanner.

36.   A method for performing a transaction with one of a plurality of service providers from a automated transaction terminal, each of the service providers being responsive to a message having a format different than the other service providers, said method comprising the steps of:

inputting a request into the automated transaction terminal from a user;

selecting, at the automated transaction terminal, one of the service providers in response to the request;

converting the request into a message having the format for said one of the selected service providers; and

transmitting the formatted message to said one of the selected service providers.

37.   The method of claim 36 further comprising the steps of:

inputting a second request into the automated transaction terminal from the user;

selecting, at the automated transaction terminal, a second one of the service providers in response to the second request;

converting the second request into a second message having the format for said second one of the selected service providers;

transmitting the second formatted message to said second one of the selected service providers;

receiving, at said second one of the selected service providers, the second formatted message;

retrieving the second request from the second formatted message;

generating a return message responsive to the second request;

transmitting the return message to the automated transaction terminal; and

dispensing money from the automated transaction terminal in response to the return message.

38. The method of claim 36 further comprising the steps of:

receiving, at said one of the selected service providers, the formatted message;

retrieving the request from the formatted message;

generating a return message responsive to the request; and

transmitting the return message to the automated transaction terminal.

39. The method of claim 38 further comprising the step of dispensing, at the automated transaction terminal, a multimedia product in response to the return message.

40. The method of claim 38 further comprising the step of dispensing, at the automated transaction terminal, a card in response to the return message.

41. The method of claim 38 further comprising the step of generating, at the automated transaction terminal, printed media in response to the return message.

42. The method of claim 38 further comprising the steps of:

generating a second request, automatically at the automated transaction terminal, based on the return message;

selecting automatically at the automated transaction terminal, a second one of the service providers based on the returned message;

converting the request into a second message having the format for said second one of the selected service providers; and

transmitting the second formatted message to said one of the selected service providers.

43. The method of claim 42 further comprising the steps of:

receiving, at said second one of the selected service providers, the second formatted

5   message;

retrieving the second request from the second formatted message;

generating a second return message responsive to the second request; and

transmitting the second return message to the automated transaction terminal.

10   44. The method of claim 36 further comprising the step of sensing, at the automated

transaction terminal, the identity of the user inputting the request, and wherein the converting

step further comprises attaching the identification information to the message, and converting

the request with the identification information attached thereto into the message having the

format for said one of the selected service providers.

15   45. The method of claim 44 further comprising the steps of:

receiving, at said one of the selected service providers, the formatted message;

retrieving the request and the identification information from the formatted message;

verifying the identity of the user based on the identification information;

20   generating a return message responsive to the request; and

transmitting the return message to the automated transaction terminal.

46. The method of claim 36 further comprising the steps of:

selecting, at the automated transaction terminal, a second one of the service providers

25   in response to the request;

converting the request into a second message having the format for said second one of

the selected service providers; and

transmitting the second formatted message to said second one of the selected service

providers.

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47. The method of claim 46 further comprising the steps of:

receiving, at said one of the selected service providers, the formatted message;

receiving, at said second one of the selected service providers, the second formatted

message;

35   retrieving, at said one of the service providers, the request from the formatted message;

retrieving, at said second one of the service providers, the request from the formatted message;

5   generating, at said one of the selected service providers, a return message responsive to the request;

generating, at said second one of the selected service providers, a second return message responsive to the request;

transmitting the return message from said one of the selected service providers to the
10   automated transaction terminal; and

transmitting the second return message from said second one of the selected service providers to the automated transaction terminal.

48.   A method for performing a transaction with one of a plurality of service providers
15   from a automated transaction terminal, each of the service providers being responsive to a message having a format different than the other service providers, said method comprising the steps of:

inputting a request into the automated transaction terminal from a user;

sensing, at the automated transaction terminal, identification information;

20   confirming the identification information;

selecting, at the automated transaction terminal, one of the service providers in response to the request if said identification information is confirmed;

converting the request into a message having the format for said one of the selected service providers if said identification information is confirmed; and

25   transmitting the formatted message to said one of the selected service providers if said identification information is confirmed.

49.   The automated transaction network of claim 6 further comprising a workflow processor that processes and controls said first and second messages from said automated
30   transaction terminal asycnchonously.

50.   The automated transaction network of claim 50 wherein the workflow processor does mulit-threading and multi-state processing.

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51.   The automated transaction network of claim 6 wherein the formatted message of a selected service provider includes user identification information.

52.   The automated transaction network of claim 51 wherein the user identification information is based upon user input at said automated transaction terminal.

53.   The automated transaction network of claim 52 wherein the user input is

10   biometric.

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